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Founded in 1914, the Westchester Children's Association works to ensure that every child is healthy, safe and prepared for life's challenges. We identify the needs of our County's children, educate the public and policy-makers about those needs, and advocate for programs and policies that meet them. Because WCA is independent, knowledgeable and effective, we are the leading voice for Westchester's children.



470 Mamaroneck Avenue, Suite 304
White Plains, NY 10605

www.wca4kids.org



2013 MAKING ENDS MEET



A guide to programs in Westchester County that help working families save money.



INFO ON

HOUSING

CHILD CARE

FOOD

TAX RELIEF

HEALTH CARE

YOU WORK HARD TO PROVIDE FOR YOUR FAMILY.

Even if you are working, the cost of living in Westchester County can make it difficult to "make ends meet." Inside this brochure are programs that can help. Read each section to find out how they help, who they help, and how to apply.



START WITH THIS CHART...

This chart gives you a rough estimate of the help you might be eligible to receive.

1. Calculate your monthly income.
2. Locate the monthly income level that is closest to yours in the left column of the chart.
3. Read across to see the programs for which you might be eligible.

See other side for more details and programs.

If your family of 4 monthly income is...	SNAP (Food Stamps)	Free School Meals	MEDICAID for Children 1 - 18 yrs.	Family Health Plus	Child Health Plus (No premium level)	Reduced School Meals	WIC	Subsidized Child Care	Section 8	MEDICAID for Pregnant Women & Children under 1 yr.	HEAP
\$2,498	▶										▶
\$2,555			▶								▶
\$2,882				▶							▶
\$3,073					▶						▶
\$3,554						▶					▶
\$3,842								▶			▶
\$4,111											◆

Information current as of 2012

LOCAL DEPARTMENT OF SOCIAL SERVICES (DSS) DISTRICT OFFICES

MOUNT VERNON
Customer Service 914-813-6164

PEEKSKILL/WHITE PLAINS
Customer Service 914-995-5889

YONKERS
Customer Service 914-231-2653

HELPFUL TIPS

- Each section of this brochure describes a particular benefit program or tax program, who is eligible and how to apply.
- Be sure to read through the brochure because there are programs that are not shown on the chart that you may be eligible for.
- The income levels for each program change every year, so be sure to check regularly whether your family's income qualifies for benefits or tax credits.
- If it is hard for you to travel to appointments, check with the office of each program to see if transportation is available or if you can apply through the mail or online.

FOOD PROGRAMS

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) OR FOOD STAMPS

Food Stamps can be used like cash to stretch your grocery dollars.

HOW TO APPLY Call the Department of Social Services (DSS) office nearest you (offices listed under chart) or visit www.mybenefits.ny.gov for more information.

SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, CHILDREN, AND INFANTS (WIC)

WIC gives families vouchers to use at grocery stores and farmers markets to buy certain nutritious foods. WIC is available to women who are pregnant, have recently given birth or have children under five years old.

HOW TO APPLY A doctor or the WIC clinic must meet with you to find out if you qualify for extra nutritional support. The WIC clinic will do this for free. To find a WIC clinic near you, call 914-995-5427 or visit www.health.ny.gov/prevention/nutrition/wic

SCHOOL BREAKFAST & LUNCH PROGRAMS

This program provides free or reduced priced breakfast and lunch at participating schools.

HOW TO APPLY Families fill out applications available before or at the beginning of the school year. Family size and income are required. For an application and more information, contact your child's school district or call 1-800-522-5006 or visit www.fns.usda.gov

MEALS FOR KIDS WHEN SCHOOL IS OUT

This program provides children with nutritious, free meals during the summer months. Qualified children under the age of 19 can receive breakfast and lunch every day.

HOW TO APPLY To find out eligibility and where summer meals are being served in your neighborhood, contact your local school district or call 1-800-522-5006 or visit www.fns.usda.gov



GENERAL INFORMATION

ONE-STOP CAREER CENTERS

One-Stop is a local employment center dedicated to connecting job-seekers to area businesses who need workers.

HOW TO JOIN Call 914-995-3910 or visit www.westchesterputnamonestop.com to find your local center, register for workshops, training, orientation and more.

\$\$\$ TAX RELIEF

EARNED INCOME TAX CREDIT (EITC)

If you worked full or part time this year, you could get money back from the government even if you don't owe taxes.

HOW TO APPLY Fill out special tax forms (Form 1040 or 1040A and schedule EITC). For location information or to schedule an appointment, call 211. For general information call 1-800-829-1040 or visit <http://irs.gov> and enter "eitc".

CHILD TAX CREDIT

If you have one or more children under 17 that live with you, you could get money back, even if you don't pay taxes. This can help you if you earn less than \$75,000 (single parents) or \$110,000 (married couples).

HOW TO APPLY Fill out Form 1040 or Form 1040A, and Child Tax Credit Worksheet. For forms and information, call 1-800-829-1040 or visit www.irs.gov and enter "Child Tax Credit" in the search field.

CHILD CARE TAX CREDIT

If you are paying for child care, you can get help paying for it. Both parents must be working to receive the credit on their taxes.

HOW TO APPLY Fill out tax Form 1040 or 1040A and Form 2441. For forms and information, call 1-800-829-1040 or visit www.irs.gov and enter "Child Care" in the search field.

COLLEGE TUITION TAX CREDIT

If you are paying for college, you may be entitled to the American Opportunity or the Lifetime Learning tax credits, which could partially cover education-related expenses, even if you don't owe taxes.

HOW TO APPLY Call 1-800-829-1040 or visit www.irs.gov and enter "Tax Benefits for Education" in the search field.

RECERTIFY FOR TEMPORARY ASSISTANCE (REACH)

For those already receiving Temporary Assistance, REACH is an easy way to recertify, using an online process.

HOW TO APPLY Go to your local Department of Social Services (DSS) and they will guide you through the process. Offices listed under chart. Or, call 914-995-5424 or visit www.mybenefits.ny.gov for more information.

HOUSING

REAL PROPERTY TAX CREDIT

If you are a homeowner and paid property taxes or if you pay rent, you could get money back from your taxes. To qualify, your household income must be less than \$18,000 per year, and your rent must be less than \$450 per month. If you are a homeowner your property must be worth \$85,000 or less.

HOW TO APPLY Complete NY Form IT-214. For forms, call 1-800-829-1040 or visit www.tax.ny.gov and enter "Form IT-214" in the search field.

HOME ENERGY ASSISTANCE PROGRAM (HEAP)

HEAP helps low-income households who pay a large part of their income for home energy (heat, gas, electricity). HEAP also helps families in emergency situations.

HOW TO APPLY Call the Department of Social Services (DSS) office nearest you (offices listed under chart) or visit www.mybenefits.ny.gov

SECTION 8 RENTAL ASSISTANCE

Section 8 vouchers allow very low-income families to afford safe and decent privately owned rental housing. With Section 8, you must pay no more than 35% of your income for rent, and the rest will be paid through the program.

HOW TO APPLY Call 914-995-2415 or 914-995-5110 for more information. The Section 8 Housing Choice Voucher Program is administered by CVR New York. They are located at 112 East Post Road, Room 102, White Plains.

CHILD CARE

CHILD DAY CARE SUBSIDIES

Westchester County provides financial help for day care fees – known as Child Day Care Subsidy – to eligible families. There is a mandatory share that parents must pay.

HOW TO APPLY Request forms by calling 914-995-6521 or 914-995-6522. The office is located at 10 County Center Road, 2nd Floor, White Plains.

HUDSON VALLEY REGION 2-1-1

2-1-1 is a free, confidential and multi-lingual information and referral telephone service. Specialists can put callers in touch with all health and human services in the region. Call 211 - available 24 hours a day, 7 days a week.

CASE MANAGEMENT INFORMATION CENTER (CMIC)

CMIC provides customer service to Westchester County by answering inquiries from customers, community partners and employees on programs administered by the Department of Social Services. Call 914-995-3333 for more information.

HEALTH CARE

MEDICAID, CHILDREN'S MEDICAID, FAMILY HEALTH PLUS, SPECIAL MEDICAID PROGRAMS

These programs offer free health insurance for low income families based on income, family size, money resources and qualifying immigration categories.

MEDICAID FOR PREGNANT WOMEN (FORMERLY PCAP)

Provides routine prenatal and hospital care during pregnancy and delivery. This program provides care for up to two months after childbirth. To qualify you must be pregnant, a resident of New York State and meet income requirements.

CHILD HEALTH PLUS

If your child is not eligible for Children's Medicaid, does not have health insurance and is under 19, he can get free or low cost health insurance regardless of income. You must be a New York State resident.

HOW TO APPLY

- Contact New York State Department of Health at 1-800-698-4543 or www.health.ny.gov/health_care
- Westchester County Department of Health at 914-813-5048
- Your local health plan
- Department of Social Services (DSS). Offices listed under chart.



HEALTHY NY

Healthy NY provides reduced-cost health care coverage to help the uninsured who are:

- workers whose employers do not provide health insurance, and are ineligible for Medicare.
- sole proprietors.
- small business owners interested in providing health insurance for their employees.

HOW TO APPLY

- Contact www.dfs.ny.gov/healthny
- 1-866-432-5849
- Westchester County Department of Health at 914-813-5048.

COMMUNITY HEALTH ADVOCATES

For more information or assistance with health coverage and care call 914-813-5192 or 914-813-5048 or www.communityhealthadvocates.org